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Standing Chapter 13 Trustee 6308 Iola Avenue Lubbock, TX 79424 (806)748-1980 Office (806)748-1956

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NOTHERN DISTRICT OF TEXAS WICHITA FALLS DIVISION

IN RE:

JOE DEAN NORSEWORTHY **ELVIRA MALDONADO NORSEWORTH** DEBTOR(S)

CASE NO. 13-70316 - HDH -13

Hearing Date: 10/16/2013 Hearing Time: 10:00 AM

TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW WALTER O'CHESKEY, Standing Chapter 13 Trustee (hereinafter referred to as Trustee), and files this Objection to Confirmation in opposition to confirmation of Debtors' Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

- 1 Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on 8/29/2013.
- 2 Debtor(s) are below median income per 11 U.S.C. Sec. 1325 (b)(4).
- Trustee alleges a base amount of at least \$25,942.00 is needed to pay all administrative, priority, 3 and secured claims.
- 4 Trustee objects to confirmation in accordance with 11 U.S.C. 1325 (a)(6) as the plan will not pay as proposed.

WHEREFORE, the Trustee prays that the Bankruptcy Court deny Confirmation of the Debtor(s) Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: 10/8/2013 Respectfully submitted, /s/ Walter O'Cheskey

> 6308 Iola Avenue Lubbock, TX 79424

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I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

Debtor(s) Attorney
MONTE J WHITE
ATTORNEY AT LAW
1106 BROOK AVE HAMILTON PLAC
WICHITA FALL TX 76301-0000

Debtor(s)
JOE DEAN NORSEWORTHY
ELVIRA MALDONADO NORSEW
4112 MOFFETT

WICHITA FALL TX 76308

Date: 10/8/2013 /s/ Walter O'Cheskey

Office of the Standing Trustee

JOE DEAN NORSEWORTHY
ELVIRA MALDONADO
NORSEWORTHY
4112 MOFFETT
WICHITA FALLS TX 76308